

In re:  
Colleen M Pfaff  
Brian W Pfaff  
Debtors

Case No. 23-13737-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 22, 2024

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Colleen M Pfaff, Brian W Pfaff, 4536 Summerhill Drive, Doylestown, PA 18902-8802
14851317	+ Avail Holding LLC, c/o Michael Farrington, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia PA 19106-1541
14839751	+ Bank Of America, N.A., c/o Marisa Myers Cohen, 1420 Walnut Street, Suite 1501, Philadelphia, Pa 19102-4015
14837729	Bank of America, PO Box 961291, Fort Worth, TX 76161-0291
14837758	+ Univest Bank & Trust C, 14 Main St, Souderton, PA 18964-1713
14892547	+ Univest Bank and Trust Co., 16 Harbor Place, PO Box 197, Souderton, PA 18964-0197

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14837727	Email/Text: collectors@arresourcesinc.com	Oct 22 2024 23:48:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
14848133	Email/Text: creditcardbkcorrespondence@bofa.com	Oct 22 2024 23:48:00	BANK OF AMERICA, N.A., P.O. Box 31785, Tampa, FL 33631-3785
14837728	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 22 2024 23:48:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14837730	+ Email/Text: bankruptcy@cavps.com	Oct 22 2024 23:48:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14854842	+ Email/Text: bankruptcy@cavps.com	Oct 22 2024 23:48:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14837732	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 22 2024 23:58:46	Credit One Bank, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14841813	Email/Text: mrdiscen@discover.com	Oct 22 2024 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14837734	+ Email/Text: mrdiscen@discover.com	Oct 22 2024 23:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14837735	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 22 2024 23:59:58	Jpmcb Card, PO Box 15369, Wilmington, DE 19850
14837737	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 22 2024 23:48:00	Kohls/Capital ONe, PO Box 3115, Milwaukee, WI 53201-3115
14837736	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 22 2024 23:48:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14849111	Email/PDF: resurgentbknotifications@resurgent.com	Oct 22 2024 23:59:59	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14837738	Email/PDF: resurgentbknotifications@resurgent.com	Oct 22 2024 23:59:03	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602

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14837739	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 22 2024 23:58:45	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14837740	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 22 2024 23:48:00	Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255
14850417	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 22 2024 23:48:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14837742	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 22 2024 23:48:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14837749	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 22 2024 23:59:30	Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502
14837750	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 22 2024 23:58:51	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14856239	+ Email/Text: BKMAIL@planethomelending.com	Oct 22 2024 23:48:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
14837746	+ Email/Text: BKMAIL@planethomelending.com	Oct 22 2024 23:48:00	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
14837747	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 22 2024 23:59:56	Portfolio Recovery & Affiliates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952
14837756	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 22 2024 23:59:33	Synchrony/Walmart, PO Box 530927, Atlanta, GA 30353-0927
14837757	+ Email/Text: bncmail@w-legal.com	Oct 22 2024 23:48:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14837731	*+	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14837733	*+	Credit One Bank, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14837741	*+	Midland Credit Management, Inc., 8875 Aero Drive, San Diego, CA 92123-2255
14837743	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14837744	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14837745	*+	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
14837751	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14837752	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14837753	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14837754	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14837755	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14837748	*+	Portfolio Recovery & Affiliates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952

TOTAL: 0 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 22, 2024 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor BANK OF AMERICA N.A nj-ecfmail@mwclaw.com, bkecf@milsteadlaw.com
BRAD J. SADEK	on behalf of Joint Debtor Brian W Pfaff brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRAD J. SADEK	on behalf of Debtor Colleen M Pfaff brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor AVAIL HOLDING LLC bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARISA MYERS COHEN	on behalf of Creditor BANK OF AMERICA N.A ecfmail@mwclaw.com, mcohen@mwclaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Univest Bank and Trust Co. wcraig@egalawfirm.com mortoncraige@egalawfirm.com

TOTAL: 8

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Colleen M Pfaff	)	Case No. 23-13737-pmm
aka Colleen Garomon	)	
	)	
Brian W Pfaff	)	Chapter: 13
	)	
Debtor(s).	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: October 22, 2024

For The Court

Patricia M. Mayer  
Judge, United States Bankruptcy Court